

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
5028 Switch Grass Lane Naperville, Illinois 60564 Single Family Dwelling Purchased in 2005 (Purchase Price \$370,000.00) Value Per Zillow.com PIN#: 07-01-22-102-017-0000	Fee Simple	W	311,674.00	556,000.00
6759 RFD Long Grove, Illinois 60047 Single Family Dwelling Purchased in 2006 (Purchase Price \$260,000; Land Only) Value Per County Assessor PIN#: 14-01-302-003	Fee Simple	W	970,000.00	1,562,181.00

Sub-Total > **1,281,674.00** (Total of this page)

Total > **1,281,674.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Miscellaneous Cash on Hand	W	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank Checking Account No. ending with 4330 (Husband's Corporate Account; Debtor has no equitable interest; access only)	H	2,680.23
		Citibank Checking Account No. ending with 2611	J	87.42
		Citibank Checking Account ending with 2338	W	99.72
		Citibank Checking Account No. ending in 1661	W	0.40
		Citibank Checking Account No. ending 7209	W	173.35
		Citibank Checking Account No. ending in 4401 (Husband's Corporate Account; Debtor has no equitable interest; access only)	H	88.13
		Citibank Money Market Account No. ending in 1853	W	0.04
		Citibank Savings Account No. ending in 2387 held for M.K. (minor child)	-	0.12
		Citibank Savings Account No. ending in 2395 held for S.K. (minor child)	-	0.21
		Citibank Savings Account No. ending in 2402 held for M.K. (minor child)	-	0.63
			Sub-Total > (Total of this page)	3,230.25

4 continuation sheets attached to the Schedule of Personal Property

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Citibank Savings Account No. ending in 2410 held for N.K. (minor child)	-	0.04
		Sharebuilder Custodial Stock Account held for M.K. (minor child)	-	5,256.34
		Sharebuilder Custodial Stock Account held for S.K. (minor child)	-	6,074.62
		Sharebuilder Custodial Stock Account held for M.K. (minor child)	-	25.01
		Sharebuilder Custodial Stock Account held for N.K. (minor child)	-	25.09
		Sharebuilder Stock Account	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Utilities Security Deposit Nicor Gas Company \$200.00 No Current Case Value	J	0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Used Household Goods, Furnishings and Appliances	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Personal Items (CDs, DVDs, Books, Paintings (Costco))	J	5,000.00
6. Wearing apparel.		Used Clothing	W	2,000.00
7. Furs and jewelry.		Costume Jewelry and 2 Fur Coats	W	3,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera and Video Equipment	J	1,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy No Cash Value	W	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **24,881.10**
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		4 Bright Start Accounts held for minor children	-	11,674.63
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Constellation Brands 401(K)	W	22,978.79
		IRA Account	W	3,000.00
		IRA Account	W	8,399.71
		Scottrade SEP IRA	W	100.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		One Share of Coca Cola Stock Reflecting Current Value	W	125.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		\$10,000 Judgment Against Former Tenant (not collectable)	J	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Anticipated 2014 Tax Refund 50% Partial Interest with Non Filing Spouse	J	1,550.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **47,828.13**
(Total of this page)

Sheet **2** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Personal Injury Claim v. Kimberly Fulghum Automobile Accident in 2013 No lawsuit on file; no attorney retained	W	Unknown
		Counter-Claims against First Tennessee Bank et al relating to foreclosure proceeding on the real property located at 6759 RFD, Long Grove, IL Counter claims consist of fraud, breach of contract, TILA violation, HOEPA, Illinois Interest Act violation, quiet title, slander of title, FDCPA violation, RESPA violation, FCRA violation, Illinois Consumer Fraud Act violation, ECOA violation, spoliation of evidence, and Mortgage Escrow Account Act violation.	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Illinois Driver's License & License to Practice Law	W	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **75,939.48**

(Report also on Summary of Schedules)

Sheet **4** of **4** continuation sheets attached to the Schedule of Personal Property

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
6759 RFD	735 ILCS 5/12-901	15,000.00	970,000.00
Long Grove, Illinois 60047			
Single Family Dwelling			
Purchased in 2006 (Purchase Price \$260,000;			
Land Only)			
Value Per County Assessor			
PIN#: 14-01-302-003			
Cash on Hand			
Miscellaneous Cash on Hand	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Citibank	735 ILCS 5/12-1001(b)	87.42	87.42
Checking Account No. ending with 2611			
Citibank	735 ILCS 5/12-1001(b)	99.72	99.72
Checking Account ending with 2338			
Citibank	735 ILCS 5/12-1001(b)	0.40	0.40
Checking Account No. ending in 1661			
Citibank	735 ILCS 5/12-1001(b)	173.35	173.35
Checking Account No. ending 7209			
Citibank	735 ILCS 5/12-1001(b)	0.04	0.04
Money Market Account No. ending in 1853			
Citibank	735 ILCS 5/12-1001(b)	0.12	0.12
Savings Account No. ending in 2387 held for M.K. (minor child)			
Citibank	735 ILCS 5/12-1001(b)	0.21	0.21
Savings Account No. ending in 2395 held for S.K. (minor child)			
Citibank	735 ILCS 5/12-1001(b)	0.04	0.63
Savings Account No. ending in 2402 held for M.K. (minor child)			
Citibank	735 ILCS 5/12-1001(b)	0.04	0.04
Savings Account No. ending in 2410 held for N.K. (minor child)			
Books, Pictures and Other Art Objects; Collectibles			
Personal Items (CDs, DVDs, Books, Paintings (Costco))	735 ILCS 5/12-1001(b)	2,000.00	5,000.00
Wearing Apparel			
Used Clothing	735 ILCS 5/12-1001(a)	100%	2,000.00

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u>			
Costume Jewelry and 2 Fur Coats	735 ILCS 5/12-1001(b)	1,456.84	3,000.00
<u>Interests in an Education IRA or under a Qualified State Tuition Plan</u>			
4 Bright Start Accounts held for minor children	735 ILCS 5/12-1001(j)	100%	11,674.63
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Constellation Brands 401(K)	735 ILCS 5/12-1006	100%	22,978.79
IRA Account	735 ILCS 5/12-704	3,000.00	3,000.00
IRA Account	735 ILCS 5/12-1006	100%	8,399.71
Scottrade SEP IRA	735 ILCS 5/12-1006	100.00	100.00
<u>Stock and Interests in Businesses</u>			
One Share of Coca Cola Stock Reflecting Current Value	735 ILCS 5/12-1001(b)	81.82	125.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
Personal Injury Claim v. Kimberly Fulghum Automobile Accident in 2013 No lawsuit on file; no attorney retained	735 ILCS 5/12-1001(h)(4)	15,000.00	Unknown

Total: **82,153.13** **1,026,740.06**

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxxxx6001 First Tennessee Bank Attn: Bankruptcy Po Box 1469 Knoxville, TN 37901		W	Opened 1/01/06 Last Active 1/01/11 Mortgage 6759 RFD Long Grove, Illinois 60047 Single Family Dwelling Purchased in 2006 (Purchase Price \$260,000; Land Only) Value Per County Assessor				1,552,681.00	0.00
Account No. Howard and Howard Attorneys PLLC 200 S. Michigan Avenue, Suite 1100 Chicago, IL 60604			Additional Notice Sent To: First Tennessee Bank				Notice Only	
Account No. Henry Boysen Well Drilling 666 Dundee Road 1706 Northbrook, IL 60062		-	Mechanic's Lien 6759 RFD Long Grove, Illinois 60047 Single Family Dwelling Purchased in 2006 (Purchase Price \$260,000; Land Only) Value Per County Assessor PIN#: 14-01-302-003				9,500.00	9,500.00
Account No. High Meadow Homeowners Association 750 W. Lake Cook Road Suite 350 Buffalo Grove, IL 60089		X W	Assessment 5028 Switch Grass Lane Naperville, Illinois 60564 Single Family Dwelling Purchased in 2005 (Purchase Price \$370,000.00) Value Per Zillow.com PIN#: 07-01-22-102-017-0000				3,000.00	3,000.00
Subtotal (Total of this page)							1,565,181.00	12,500.00

1 continuation sheets attached

In re Jablanka Petrovic-Kinzy,
Debtor

Case No. 15-03737

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxx0471								
JPMorgan Chase* 270 Park Avenue New York, NY 10017		W	Opened 4/01/06 Last Active 5/30/08 Mortgage 5028 Switch Grass Lane Naperville, Illinois 60564 Single Family Dwelling Purchased in 2005 (Purchase Price \$370,000.00) Value Per Zillow.com					
			Value \$ 311,674.00				553,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							553,000.00	0.00
Total (Report on Summary of Schedules)							2,118,181.00	12,500.00

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Jablanka Petrovic-Kinzy**Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. xxxxxxxxxxxx4719 Advanta Bank Corp Po Box 31032 Tampa, FL 33631		W	Opened 10/01/04 Last Active 9/24/09 Charge Account				8,822.00
Account No. Advocate Condell Medical Center 801 S. Milwaukee Avenue Libertyville, IL 60048		-	Medical			X	417.00
Account No. Harris & Harris , Ltd. 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL 60654			Additional Notice Sent To: Advocate Condell Medical Center				Notice Only
Account No. Bank Of America, N.A. * 401 N. Tryon Street NC1-021-02-20 Charlotte, NC 28255		J	Notice Only				0.00
Subtotal (Total of this page)							9,239.00

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Bank of New York Mellon 5503 N. Cumberland Avenue Chicago, IL 60656	J					0.00
Account No.		Notice Only 2007 M1 215973 2010 M1 111751				
Blatt, Hasenmiller, Leibsker and Moore, 125 S. Wacker Drive, Suite400 Chicago, IL 60606	J					0.00
Account No.		Notice Only 2007 M1 215635				
Blitt & Gaines, P.C. 661 W. Glenn Avenue Wheeling, IL 60090	J					0.00
Account No.		Subrogation Claims				
Blue Cross Blue Shield 300 East Randolph Street Chicago, IL 60601	-					Unknown
Account No.		Notice Only 2008 CH 09835				
Burke Warren & Mackay 330 N. Wabash Avenue Suite 2100 Chicago, IL 60611	J					0.00
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						0.00

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx9022 Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595	W	Opened 10/01/11 Collection Agency Bank Of America				21,821.00
Account No. xxxxxxxxxxxx4880 Citibank Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179	W	Opened 1/01/03 Last Active 3/12/09 Charge Account The Home Depot				5,107.00
Account No. City of Chicago 33 N. LaSalle Street, Suite 700 Chicago, IL 60602	X J	Building Code Violations				90,000.00
Account No. Corporation Counsel 30 N. LaSalle #800 Chicago, IL 60602	J	Notice Only 2007 M1 401843				0.00
Account No. xxxxxxxxxxxx3199 Credit One Bank Po Box 98873 Las Vegas, NV 89193	W	Opened 4/01/12 Last Active 11/12/14 Credit Card				373.45
Sheet no. 2 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 117,301.45

B6F (Official Form 6F) (12/07) - Cont.

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx6895 Discover Fin Services LLC Po Box 15316 Wilmington, DE 19850	W	Opened 9/01/04 Last Active 12/02/09 Credit Card				22,632.00
Account No. Dyck O'neal 6060 N. Central Expressway Dallas, TX 75206	J	Notice Only Deficiency Debt Collecting for Northbrook Bank				Unknown
Account No. DYCK Oneal Inc Attn: Bankruptcy Department 15301 Spectrum Drive Addison, TX 75001		Additional Notice Sent To: Dyck O'neal				Notice Only
Account No. Gina Krol 105 W. Madison Suite Chicago, IL 60602	J	Notice Only 2008 CH 40817				0.00
Account No. Hauselman Martin F. 39 S. LaSalle Street Chicago, IL 60603	J	Notice Only 2013 CH 04516				0.00
Sheet no. 3 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 22,632.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Medical				
Health First Chiropractic 1409 E. Palatine Road Arlington Heights, IL 60004	-					3,479.00
Account No.		Medical				
Health First Chiropractic 1409 E. Palatine Road Arlington Heights, IL 60004	-					2,345.00
Account No.		Collecting for People's Gas				
IC Systems PO Box 64378 Saint Paul, MN 55164	X J					576.00
Account No.		Medical				
Lake County Acute Care PO Box 41309 Department 142 Nashville, TN 37204	-					1,606.00
Account No.		Notice Only 2007 M1 401843				
Michael D Fine 131 S. Dearborn Chicago, IL 60603	J					0.00
Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						8,006.00
Subtotal (Total of this page)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Medical				
Milrud Medical Center 1829 S. Cedar Lake Road Round Lake, IL 60073	-				X	1,979.00
Account No. xxxxxxxxxx0001		Opened 6/01/04 Last Active 1/11/10 Estimated Deficiency Due to Foreclosure Sale of Real Property Located at 3053 W. Armitage Avenue, Chicago, Illinois				
Northbrook Bank & Trust 1340 Shermer Road Northbrook, IL 60062	X J					420,000.00
Account No. xxxx4643		Opened 2/01/06 Last Active 11/23/12 Estimated Deficiency Due to Foreclosure sale of Real Property Located at 1646 N. Fairfield Avenue, Chicago, Illinois				
Ocwen Loan Service Attn: Bankruptcy P.O. Box 24738 West Palm Beach, FL 33416	X W					34,980.00
Account No.		Notice Only 2009 CH 2632				
Pierce & Associates 1 North Dearborn Ste 1300 Chicago, IL 60602	J					0.00
Account No.		Medical				
Quest Diagnostics 2500 W. Higgins Road, Suite 460 Hoffman Estates, IL 60169	-					183.00
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						457,142.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Quest Diagnostics PO Box 809403 Chicago, IL 60680			Additional Notice Sent To: Quest Diagnostics			Notice Only
Account No.						
Quest Diagnostics 24600 W. 127th Street Plainfield, IL			Additional Notice Sent To: Quest Diagnostics			Notice Only
Account No.						
Quest Diagnostics 1355 Mittel Boulevard Wood Dale, IL 60191			Additional Notice Sent To: Quest Diagnostics			Notice Only
Account No.						
QUEST DIAGNOSTICS INC 2340 S Highland Avenue Suite 330 Lombard, IL 60148			Additional Notice Sent To: Quest Diagnostics			Notice Only
Account No. xxxx0373						
Real Time Resolutions 1750 Regal Row Suite N Dallas, TX 75235		X W	Opened 3/01/06 Last Active 2/28/14 Estimated Deficiency Due to Foreclosure Sale of Real Property Located at 1751 Sawyer Avenue, Chicago, Illinois			80,012.00
Sheet no. 6 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						80,012.00

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Retention Law Center 16808 Armstrong Avenue Irvine, CA 92606	-	Services				4,200.00
Account No.						
Select Portfolio Servicing 3815 SW Temple Salt Lake City, UT 84165	J	Notice Only				0.00
Account No.						
US Bank 300 East Delaware Avenue 8th Floor Wilmington, DE 19809	J	Notice Only				0.00
Account No.						
Van Ru Credit Corporation 1350 E. Toughy Ave, Suite 100E Des Plaines, IL 60018	-	Medical				825.00
Account No.						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,025.00
						Total (Report on Summary of Schedules)
						699,357.45

In re Jablanka Petrovic-Kinzy, Case No. 15-03737
Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
T-Mobile 12929 SE 38th Street Bellevue, WA 98006	Cellular Phone Contract Debtor Assumes Contract

In re **Jablanka Petrovic-Kinzy**

Case No. **15-03737**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kyle Kinzy 6759 RFD Long Grove, IL 60047	Northbrook Bank & Trust 1340 Shermer Road Northbrook, IL 60062
Kyle Kinzy 6759 RFD Long Grove, IL 60047	Ocwen Loan Service Attn: Bankruptcy P.O. Box 24738 West Palm Beach, FL 33416
Kyle Kinzy 6759 RFD Long Grove, IL 60047	City of Chicago 33 N. LaSalle Street, Suite 700 Chicago, IL 60602
Kyle Kinzy 6759 RFD Long Grove, IL 60047	High Meadow Homeowners Association 750 W. Lake Cook Road Suite 350 Buffalo Grove, IL 60089
Kyle Kinzy 6759 RFD Long Grove, IL 60047	Real Time Resolutions 1750 Regal Row Suite N Dallas, TX 75235
Kyle Kinzy 6759 RFD Long Grove, IL 60047	IC Systems PO Box 64378 Saint Paul, MN 55164

Fill in this information to identify your case:

Debtor 1 Jablanka Petrovic-Kinzy

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 15-03737
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
☐ Not employed

Consultant

Cool Peak LLC

318 Half Day Road
Suite 177
Buffalo Grove, IL 60089

3 Years

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Attorney/Consultant

Kinzy International, Inc.

318 Half Day Road
Suite 177
Buffalo Grove, IL 60089

14 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>6,000.00</u>	\$ <u>805.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>6,000.00</u>	\$ <u>805.00</u>

Debtor 1 **Jablanka Petrovic-Kinzy**

Case number (if known) **15-03737**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 6,000.00	\$ 805.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 0.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 6,000.00	\$ 805.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 1,692.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 1,692.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 6,000.00	+ \$ 2,497.00	= \$ 8,497.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: Additional Dividend			
		11. +\$ 1,308.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 9,805.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Jablanka Petrovic-Kinzy

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 15-03737
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

5 Years

☐ No
☒ Yes

Daughter

9 Years

☐ No
☒ Yes

Daughter

12 Years

☐ No
☒ Yes

Son

14 Years

☐ No
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,333.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 2,400.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 180.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 30.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jablanka Petrovic-Kinzy**

Case number (if known) **15-03737**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>400.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>150.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. Food and housekeeping supplies	7. \$	<u>1,500.00</u>
8. Childcare and children's education costs	8. \$	<u>500.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>300.00</u>
10. Personal care products and services	10. \$	<u>80.00</u>
11. Medical and dental expenses	11. \$	<u>850.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>450.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>100.00</u>
14. Charitable contributions and religious donations	14. \$	<u>100.00</u>
15. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>200.00</u>
15b. Health insurance	15b. \$	<u>1,200.00</u>
15c. Vehicle insurance	15c. \$	<u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Monthly Income Tax Paid Directly		
	16. \$	<u>1,000.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
	18. \$	<u>0.00</u>
19. Other payments you make to support others who do not live with you.		
	\$	<u>0.00</u>
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>2,671.04</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>100.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>30.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: _____	21. +\$	<u>0.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<u>15,924.04</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>9,805.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>15,924.04</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	<u>-6,119.04</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		